

<b>Information to identify the case:</b>			
Debtor 1:	<u>Hector A. Ramirez</u>		
	First Name	Middle Name	Last Name
Debtor 2:	<u></u>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	17-26468-JNP		
	Social Security number or ITIN:	xxx-xx-5893	
	EIN:	--_--_--_--	
	Social Security number or ITIN:	----	
	EIN:	--_--_--_--	
	Date case filed for chapter:	13	8/14/17

## Official Form 309I

# Notice of Chapter 13 Bankruptcy Case

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

**Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Hector A. Ramirez	
<b>2. All other names used in the last 8 years</b>	aka Hector L. Ramirez, aka Hector Ramirez	
<b>3. Address</b>	749 Tacoma Boulevard Westville, NJ 08093	
<b>4. Debtor's attorney</b> Name and address	S. Daniel Hutchison Law Office of S. Daniel Hutchison 135 North Broad St. Woodbury, NJ 08096	Contact phone (856) 251-1235
<b>5. Bankruptcy trustee</b> Name and address	Isabel C. Balboa Chapter 13 Standing Trustee Cherry Tree Corporate Center 535 Route 38 - Suite 580 Cherry Hill, NJ 08002	Contact phone (856) 663-5002
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM - 4:00 p.m., Monday - Friday (except holidays) Contact phone 856-361-2300 Date: 8/15/17

**For more information, see page 2**

<p><b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small></p>	<p><b>September 14, 2017 at 09:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p><b>Location:</b> Chapter 13 Standing Trustee – Camden, Cherry Tree Corporate Center, 535 Route 38, Suite 150, Cherry Hill, NJ 08002</p>
<p><b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>  <b>You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b>  <b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 11/13/17</b>          <b>Filing deadline: 12/13/17</b>   <b>Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of plan</b></p>	<p>The debtor has filed a plan. The plan or a summary of the plan and notice of confirmation hearing will be sent separately.</p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Hector A. Ramirez  
 Debtor

Case No. 17-26468-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Aug 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2017.

db  
 517001644 +Hector A. Ramirez, 749 Tacoma Boulevard, Westville, NJ 08093-2233  
 +Account Resolution Services, 1643 Harrison Pkwy, Suite 100,  
 Fort Lauderdale, FL 33323-2857  
 517001645 +Advocare West Deptford Pediatrics, 646 Kings Highway, West Deptford, NJ 08096-3145  
 517001646 +Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890  
 517001647 Bancroft NeuroHealth, PO Box 95000-1466, Philadelphia, PA 19195-1466  
 517001648 +Best Credit Repairman, Inc., c/o President, CEO, or Managing Partner, 187 Stevens Ave.,  
 Cedar Grove, NJ 07009-1110  
 517001649 +CENLAR FSB, Attn: Bankruptcy Department, PO Box 77404, Ewing, NJ 08628-6404  
 517001650 +Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618-1430  
 517001651 +Chase/Bank One Card Svc-Bankruptcy Dept, PO Box 15298, Wilmington, DE 19850-5298  
 517001652 Children's Hospital of Philadelphia, 34th St and Civic Center Blvd, Philadelphia, PA 19104  
 517001656 Drive New Jersey Insurance Company, P.O. Box 89490, Cleveland, OH 44101-6490  
 517001657 +Emergency Physicians Services of NJ, 175 MADISON AVE, Mount Holly, NJ 08060-2038  
 517001658 Geico, One Geico Plaza, Bethesda, MD 20810-0001  
 517001659 +Gloucester County Sheriff, Re: Sheriff # 17000379, PO Box 376, Woodbury, NJ 08096-7376  
 517001660 +Harris & Harris LTD, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135  
 517001663 +James A Mayer, Esq., 223 Old Hook Road, Westwood, NJ 07675-3132  
 517001664 John D. Kernan, D.M.D., 658 West Cuthbert Boulevard, Westmont, NJ 08108-3642  
 517001665 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812  
 517001667 +Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182  
 517001669 Rowan Medicine, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635  
 517001670 Rowan-School of Osteopathic Medicine, University Doctors, POB 635,  
 Bellmawr, NJ 08099-0635  
 517001676 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245,  
 Trenton, NJ 08695)  
 517001671 Seterus, PO Box 1077, Hartford, CT 06143-1077  
 517001672 Shell Point Mortgage Services, PO Box 10826, Greenville, SC 29603-0826  
 517001675 +Stark and Stark, Re: Steward Financial Services, c/o John L Laskey, Esq., 993 Lenox Drive,  
 Lawrence Township, NJ 08648-2316  
 517001677 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302,  
 Roseland, NJ 07068-1640  
 517001678 +Steward Financial Services, c/o President, CEO, or Managing Partner,  
 444 E Kings Highway, Suite 200, Maple Shade, NJ 08052-3427  
 517001681 +Viruta Health Voorhees, 2 Brighton Road, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: sdhteamlaw@outlook.com Aug 15 2017 22:19:30 S. Daniel Hutchison,  
 Law Office of S. Daniel Hutchison, 135 North Broad St., Woodbury, NJ 08096  
 tr +E-mail/Text: pmarraffa@standingtrustee.com Aug 15 2017 22:19:38 Isabel C. Balboa,  
 Chapter 13 Standing Trustee, Cherry Tree Corporate Center, 535 Route 38 - Suite 580,  
 Cherry Hill, NJ 08002-2977  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2017 22:20:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 15 2017 22:20:12 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517001653 +EDI: CONVERGENT.COM Aug 15 2017 22:04:00 Convergent Outsourcing, Inc., 800 SW 39th Street,  
 Renton, WA 98057-4975  
 517001654 +EDI: CCS.COM Aug 15 2017 22:03:00 Credit Collection Services, Two Wells Avenue,  
 Newton Center, MA 02459-3246  
 517001655 +E-mail/Text: dtmua-mdt@dtmua.com Aug 15 2017 22:20:34 Deptford Township MUA,  
 898 Cattell Road, Wenonah, NJ 08090-1521  
 517001660 +EDI: PHINHARRIS Aug 15 2017 22:04:00 Harris & Harris LTD, 111 West Jackson Blvd,  
 Suite 400, Chicago, IL 60604-4135  
 517001661 EDI: IIC9.COM Aug 15 2017 22:04:00 IC Systems Inc, PO Box 64378,  
 Saint Paul, MN 55164-0378  
 517001662 EDI: IRS.COM Aug 15 2017 22:04:00 Internal Revenue Service,  
 Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517001666 E-mail/Text: camanagement@mtb.com Aug 15 2017 22:20:03 M&T Bank, 1100 Wehrle Drive,  
 Buffalo, NY 14221  
 517001668 +E-mail/Text: bankruptcy@pseg.com Aug 15 2017 22:19:34 PSE&G, Attn: Bankruptcy Department,  
 PO Box 490, Cranford, NJ 07016-0490  
 517001673 +EDI: CHASE.COM Aug 15 2017 22:04:00 Slate / Chase, POB 15298, Wilmington, DE 19850-5298  
 517001674 +E-mail/Text: bankruptcy@southjerseyfcu.com Aug 15 2017 22:20:13 South Jersey Federal C. U.,  
 PO Box 5530, Deptford, NJ 08096-0530  
 517001679 E-mail/Text: jchrist@stewardfs.com Aug 15 2017 22:20:19 Steward Financial Services,  
 c/o President, CEO, or Managing Partner, 499 Old Kings Highway, Maple Shade, NJ 08052  
 517001680 +EDI: VERIZONWIRE.COM Aug 15 2017 22:03:00 Verizon Wireless, PO Box 26055,  
 Minneapolis, MN 55426-0055

TOTAL: 16

District/off: 0312-1

User: admin  
Form ID: 309I

Page 2 of 2  
Total Noticed: 43

Date Rcvd: Aug 15, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 17, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on August 15, 2017 at the address(es) listed below:

NONE.

TOTAL: 0